

B 2100A (Form 2100A) (12/15)

## UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Reza Farzan aka Ray Farzan aka Raymond  
Farzan fdba America's Consulting Enterprize, Inc.,

Case No. 19-29256-CMG

### TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Nationstar Mortgage LLC  
Name of Transferee

Name and Address where notices to transferee  
should be sent:

RightPath Servicing  
Post Office Box 619096  
Dallas, Texas 75261-9741

Phone: 877-343-5602  
Last Four Digits of Acct #: 2951

Name and Address where transferee payments  
should be sent (if different from above):

RightPath Servicing  
Post Office Box 619094  
Dallas, Texas 75261-9741

Phone: 877-343-5602  
Last Four Digits of Acct #: 2951

Bayview Loan Servicing, LLC  
Name of Transferor

Court Claim # (if known): 2  
Amount of Claim: \$596,468.17  
Date Claim Filed: March 5, 2020

Phone: 866-709-3400  
Last Four Digits of Acct. #: 3853

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Richard Gerbino, Esq.  
Transferee/Transferee's Agent

Date: September 6, 2022

06/09/2022



PO Box 619097  
Dallas, TX 75261

**OUR INFO**

ONLINE

[www.rightpathservicing.com](http://www.rightpathservicing.com)

**YOUR CLIENT'S INFO**

DEBTOR(S)

**REZA FARZAN**

CASE NUMBER

**1929256**

LOAN NUMBER

[REDACTED]

REZA FARZAN  
23 TWIN TER  
HOLMDEL, NJ 7733

DRESS

**RACE**

**07733**

Dear REZA FARZAN:

Our records indicate that you represent Reza Farzan (hereinafter "your c

The enclosed letter is intended for your client. We have sent this letter referenced loan is presumably a subject of your legal representation. T your client.

At your earliest convenience, please review the attached and forward to

If you or your client have any questions, please contact our Customer 800 State Highway 121 Bypass, Lewisville, TX 75067. Our hours of op Visit us on the web at [www.rightpathservicing.com](http://www.rightpathservicing.com) for more informatio

Sincerely,

RightPath Servicing

Enclosure(s)

n the above-ref

ecause of the  
, we consider

ent.

Department at  
are Monday t

ruptcy proceeding.

t relationship and the above-  
attached letter as service to

9 or via mail at Lake Vista 4,  
from 7 a.m. to 8 p.m. (CT).





PO Box 619097  
Dallas, TX 75261

06/09/2022

## OUR INFO

ONLINE

[www.rightpathservicing.com](http://www.rightpathservicing.com)

## YOUR INFO

DEBTOR(S)

**REZA FARZAN**

CASE NUMBER

1929256

LOAN NUMBER

REZA FARZAN  
23 TWIN TER  
HOLMDEL, NJ 07733

DRESS  
ACE  
07733

Dear REZA FARZAN:

The servicing of your mortgage loan, that is, the right to collect pay SERVICING LLC to RightPath Servicing effective 6/1/2022. The serv Department at RightPath Servicing.

rom you, is b  
the mortgag

d from COMMUNITY LOAN  
handled by the Bankruptcy

This transfer does not affect any term or condition of the mortgage proceedings, other than terms directly related to the servicing of you related to the mortgage loan.

uments or ap  
uch as where

ment in current bankruptcy  
payments or make inquiries

Except in limited circumstances, the law requires that your prior servicer send you a notice of transfer or at closing. Your new servicer must also send you a notice at closing.

you this notice  
transfer no la

ys before the effective date  
s after this effective date or

Your prior servicer was COMMUNITY LOAN SERVICING LLC. If you have  
hesitate to contact their Customer Service Department at or via mail  
33146.

estions relatives  
5 PONCE DE

er of servicing, please do not  
TE 300, CORAL GABLES, FL

Your new Servicer is RightPath Servicing and your new loan number transfer of servicing to RightPath Servicing, you may call the Bankrupt through Friday from 7 a.m. to 8 p.m. (CT). Please note the following i RightPath Servicing:

ny questions relating to the  
tween the hours of Monday  
e Bankruptcy Department at

Correspondence  
RightPath Se  
PO Box 619  
Dallas, TX 752

Payment Ad  
RightPath Se  
PO Box 619  
Dallas, TX 752

The date that your prior servicer will stop accepting payments from you is 6/1/2022. Send all payments due on or after that date to the new servicer.

servicer will start accepting

If your bankruptcy plan requires you to make post-petition mortgage payments pursuant to the bankruptcy plan and not to the address above, please send the payments pursuant to the bankruptcy plan and not to the address above.

trustee, please continue to

RightPath Servicing<sup>SM</sup> and Mr. Cooper<sup>®</sup> are brand names for Nationstar Mortgage. Nationstar Mortgage LLC d/b/a RightPath Servicing is a debt collector. This will be used for that purpose. However, if you are currently in bankruptcy communication is not an attempt to collect a debt from you personally to the discharged but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through the loan) that has not assumed, or otherwise become obligated on the debt, this is not an attempt to collect a debt from you personally.

ormation obtained  
bankruptcy, this  
ruptcy or has been



not a borrower on  
rposes only and is

The transfer of the servicing of the mortgage loan will require you to contact all hazard and flood insurers to add RightPath Servicing as loss payee with the below address and information. For escrow accounts, insurers need to send billing statements/invoices to RightPath Servicing Loss Payee. Be sure to provide RightPath Servicing with a copy of the Notice to the Insurance Provider.

RightPath Servicing  
Its Successors and/or Assigns  
P.O. Box 7729  
Springfield, OH 45501-7729

If your loan has optional insurance, your mortgage life insurance, disability insurance and/or other optional products will be discontinued at the time of transfer. If you wish to maintain coverage, you must contact your provider about direct billing. If your loan does not have optional products, and you wish to obtain them, you will need to contact an optional insurance provider.

If you were making payments to the prior servicer by means of automatic deduction or monthly reoccurrence of Western Union payments, this service will not continue with RightPath Servicing due to the bankruptcy status of the loan. Once the loan is no longer in a bankruptcy status, you can set up automatic payments with RightPath Servicing by contacting the Customer Service Department.

If you authorize your bank or credit union online bill payment system to automatically pay your mortgage payment, you will need to tell your bank or credit union to make those payments to RightPath Servicing

If you are currently participating in, or being considered for, a foreclosure avoidance program or loan modification program, the prior servicer will be transferring to us any supporting documentation you may have submitted. Until the transfer date, you should continue to make your payments (i.e., trial payments, if attempting to qualify for a modification) to the prior servicer. After transfer, you should make all payments to **RightPath Servicing** at the address above. Unless you have received a decision from the prior regarding qualification for these programs, decisions regarding qualification for these programs will be made by RightPath Servicing. If you have received a decision from the prior servicer, we will be advised of that decision and will complete the processing of your workout, in accordance with that decision.

If your intention is to retain the property and you are interested in loss mitigation opportunities outside of the bankruptcy process, please contact our Bankruptcy Loss Mitigation representatives at 833-685-2590, Monday through Friday from 7 a.m. to 8 p.m. (CT). If you are represented by counsel in your bankruptcy proceeding, please be aware that we will need written authorization from your counsel to speak with you directly regarding available loss mitigation options.

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late and a late fee may not be imposed.

Sincerely,

RightPath Servicing

**Servicemembers Civil Relief  
Act Notice Disclosure****U.S. Department of Housing  
and Urban Development Office  
of Housing****OMB Approval 2502-0584  
Exp 3/31/2021****Legal Rights and Protections Under the SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

**Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

**What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

**How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.  
RightPath Servicing, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA; however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

**How Does a Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

REZA FARZAN  
 23 TWIN TER  
 HOLMDEL, NJ 07733

Loan [REDACTED]

**RE: Home Mortgage Assistance Request**

Dear REZA FARZAN:

RightPath Servicing would like to provide the opportunity to assist you in bankruptcy, we are seeking your assistance in obtaining information in order available.

In order to be able to quickly complete any review of assistance requests bankruptcy district requirements, we are asking for approval of your firm by so that we can discuss any opportunities available or obtain any necessary

RightPath Servicing is very aware of the importance of communication with you in regards to providing the best possible scenario for your client re

At your earliest convenience, please complete the information below on 469-464-0564 so that we may have this document for our records.

Sincerely,

RightPath Servicing  
 Bankruptcy Department

your mortgage. With the debtor in an active bankruptcy case, an accurate evaluation of assistance programs

is required, or due to current processes requested by the court, we would like to be allowed direct contact with your client in order to promptly complete our review.

We are currently in an active bankruptcy case and seek to work with you on the mortgage, while in an active bankruptcy case.

cover sheet from your firm, by facsimile to

By signature below, authorization is provided for RightPath Servicing to have (Name)\_\_\_\_\_ for the purpose of obtaining information/d program regarding the debtor(s) home mortgage.

contact with our client (Client information) for potential loss mitigation/loan assistance

Date \_\_\_\_\_

Firm name \_\_\_\_\_

Attorney or authorized party signature \_\_\_\_\_

Firm telephone number \_\_\_\_\_

Fax number \_\_\_\_\_

*If this debt is in or has been discharged in a bankruptcy proceeding, be advised this communication reserve the right to exercise the legal rights only against the property securing the original obligation*

*to collect the debt against you. Please note, however, we*

District of New Jersey  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Schiller, Knapp, Lefkowitz & Hertz, LLP  
95 Mount Bethel Road, Suite 3, Warren, NJ 07059  
(551) 280-9780  
Richard A. Gerbino, Esq. (ID #057351993)  
Attorneys for Creditor Nationstar Mortgage, LLC

In Re:

Reza Farzan aka Ray Farzan aka Raymond Farzan

fdba America's Consulting Enterprise, Inc.,

Debtor.

Case No.: 19-29256-CMG

Hearing Date:

Judge: Hon. Christine M. Gravelle

Chapter: 13

**CERTIFICATION OF SERVICE**

1. I, Katherine Sitcer:

☐ represent the in the above-captioned matter.

☒ am the secretary/ paralegal for Schiller, Knapp, Lefkowitz & Hertz, LLP, who represents Nationstar Mortgage, LLC, in the above captioned matter.

☐ am the in the above case and am representing myself

2. On September 6, 2022, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: Notice of Transfer of Claim.

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: September 6, 2022

/s/ Katherine Sitcer

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
United States Trustee 1 Newark Center Suite 2100 Newark, NJ 07102-0000	US Trustee	<input type="checkbox"/> Hand delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Reza Farzan 23 Twin Terrace Holmdel, NJ 07733	Debtor	
Albert Russo CN 4853 Trenton, NJ 08650-4853	Trustee	